

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 H. Jay Testa
 Debtor

Case No. 16-10919-ref
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Cathleen
 Form ID: 309A

Page 1 of 2
 Total Noticed: 54

Date Rcvd: Nov 07, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 09, 2016.

db +H. Jay Testa, 12 N Delaware Drive, Easton, PA 18042-1847
 tr +MICHAEL H KALINER, Michael H. Kaliner Trustee, 350 South Main Street, Suite 105,
 Doylestown, PA 18901-4872
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 13674051 +CBNA, 50 Northwest Point Rd, Elk Grove Village, IL 60007-1032
 13674055 +Deborah J Bauer, 24 Alenandra Way, Clinton, NJ 08809-2624
 13674057 +Estate Information Services, LLC, DBA EIS Collections, PO Box 1730,
 Reynoldsburg, OH 43068-8730
 13674058 +Franklin American Mortgage Co., PO Box 77404, Ewing, NJ 08628-6404
 13773220 +Franklin American Mortgage Company, Cenlar FSB, 425 Phillips BLVD, Ewing, NJ 08618-1430
 13720183 +Franklin American Mortgage Company, c/o Joshua I. Goldman, Esq., 701 Market St, Ste 5000,
 Philadelphia, PA 19106-1541
 13803857 +IRS, PO BOX 21129, PHILA PA 19114
 13817595 Internal Revenue Service, Andover, MA 01810-9041
 13704428 +Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
 13674062 +Nationwide Bak, 1 Nationwide Plaza, Columbus, OH 43215-2239
 13688236 +Nationwide Bank, PO BOX 23356, Pittsburgh, PA 15222-6356
 13688237 +Nationwide Bank, PO BOX 660173, Dallas, TX 75266-0173
 13715808 +Navient Solutions, Inc. on behalf of PHEAA, P.O. Box 8147, Harrisburg, PA 17105-8147
 13674064 +PayPal Credit, PO Box 105658, Atlanta, GA 30348-5658
 13674065 +Santander Bank, 865 Brook St, Rocky Hill, CT 06067-3444
 13674066 +Scott A Flesicher MD, 455 Pennsylvania Ave Suite 105, Fort Washington, PA 19034-3404
 13674070 +United Consumer Financial, 865 Bassett Rd, Westlake, OH 44145-1194

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: jrapa@rapalegal.com Nov 08 2016 02:21:10 JASON M. RAPA,
 Rapa Law Office, P.C., 141 S. 1st Street, Lehigh, PA 18235
 smg +E-mail/Text: robertsl2@dnb.com Nov 08 2016 02:21:43 Dun & Bradstreet, INC,
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 08 2016 02:21:35
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 08 2016 02:21:47 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Nov 08 2016 02:21:38 United States Trustee,
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
 13706793 EDI: BECKLEE.COM Nov 08 2016 02:13:00 AMERICAN EXPRESS BANK, FSB, C/O BECKETT AND LEE LLP,
 PO BOX 3001, MALVERN, PA 19355-0701
 13674049 +EDI: AMEREXPR.COM Nov 08 2016 02:13:00 American Express, PO Box 981537,
 El Paso, TX 79998-1537
 13677605 +EDI: BMW.COM Nov 08 2016 02:13:00 BMW Bank of North America, 5550 Britton Parkway,
 Hilliard, OH 43026-7456
 13679736 EDI: BMW.COM Nov 08 2016 02:13:00 BMW Financial Services NA, LLC, P.O. Box 3608,
 Dublin, OH 43016
 13758068 +E-mail/Text: bncmail@w-legal.com Nov 08 2016 02:21:42 COMENITY CAPITAL BANK,
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13761779 EDI: BL-BECKETT.COM Nov 08 2016 02:13:00 Capital One NA, c/o Beckett and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 13674053 +EDI: CHASE.COM Nov 08 2016 02:13:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298
 13674054 +EDI: CITICORP.COM Nov 08 2016 02:13:00 Citi Cards, PO Box 6241,
 Sioux Falls, SD 57117-6241
 13817593 EDI: DIRECTV.COM Nov 08 2016 02:13:00 DirectTV, PO BOX 6550,
 Greenwood Village, CO 80155
 13674056 EDI: DISCOVER.COM Nov 08 2016 02:13:00 Discover Financial Services LLC, Po Box 15316,
 Wilmington, DE 19850
 13685740 EDI: DISCOVER.COM Nov 08 2016 02:13:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 13674059 EDI: IRS.COM Nov 08 2016 02:13:00 IRS, Department of the Treasury,
 Internal Revenue Service, Ogden, UT 84201
 13674060 +EDI: CBSKOHLS.COM Nov 08 2016 02:13:00 Kohls/Capital One, PO Box 3115,
 Milwaukee, WI 53201-3115
 13674061 +EDI: TSYS2.COM Nov 08 2016 02:13:00 Macy's, 9111 Duke Blvd, Mason, OH 45040-8999
 13674063 +EDI: NAVIENTFKASMSERV.COM Nov 08 2016 02:13:00 Navient, PO Box 9655,
 Wilkes Barre, PA 18773-9655
 13772884 EDI: PRA.COM Nov 08 2016 02:13:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk VA 23541
 13678710 EDI: RECOVERYCORP.COM Nov 08 2016 02:13:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 13674067 +EDI: RMSC.COM Nov 08 2016 02:13:00 SYNCB/Amazon, PO Box 965015, Orlando, FL 32896-5015
 13674068 +EDI: RMSC.COM Nov 08 2016 02:13:00 SYNCB/Lowes, PO Box 965005, Orlando, FL 32896-5005

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13674069 +EDI: RMSC.COM Nov 08 2016 02:13:00 SYNCB/Sleepys, PO Box 965036, Orlando, FL 32896-5036
13715493 +E-mail/Text: n.miller@santander.us Nov 08 2016 02:21:59 Santander Bank, N.A.,
601 Penn Street, 10-6438-FB7, Reading, PA 19601-3544
13758067 +E-mail/Text: bncmail@w-legal.com Nov 08 2016 02:21:42 USAA SAVINGS BANK,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13674071 +EDI: USAA.COM Nov 08 2016 02:13:00 USAA Savings Bank, PO Box 47504,
San Antonio, TX 78265-7504
13706633 +EDI: BASSASSOC.COM Nov 08 2016 02:13:00 United Consumer Financial Serv,
Bass & Associates, P.C., 3936 E. Ft. Lowell Suite 200, Tucson, AZ 85712-1083
13817594 +EDI: VERIZONWIRE.COM Nov 08 2016 02:13:00 Verizon, PO BOX 25505,
Lehigh Valley, PA 18002-5505
13758969 EDI: ECAST.COM Nov 08 2016 02:13:00 eCAST Settlement Corporation, PO Box 29262,
New York NY 10087-9262

TOTAL: 31

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13674050 BMW Finance
13674052* +CBNA, 50 Northwest Point Rd, Elk Grove Village, IL 60007-1032
13803860* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
13674072* +USAA Savings Bank, PO Box 47504, San Antonio, TX 78265-7504

TOTALS: 1, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 09, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 7, 2016 at the address(es) listed below:

FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trusteel3.com
JASON M. RAPA on behalf of Debtor H. Jay Testa jrapa@rapalegal.com,
mrapa@rapalegal.com; ssprouse@rapalegal.com; krapa@rapalegal.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor Franklin American Mortgage Company
bkggroup@kmlawgroup.com, bkggroup@kmlawgroup.com
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trusteel3.com
MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1	H. Jay Testa	Social Security number or ITIN	xxx-xx-2631
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed in chapter	13 2/12/16
Case number:	16-10919-ref	Date case converted to chapter	7 11/1/16

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	H. Jay Testa	
2. All other names used in the last 8 years	aka Henry Testa, aka H J Testa, aka Jay H Testa, aka Jay Testa	
3. Address	12 N Delaware Drive Easton, PA 18042	
4. Debtor's attorney Name and address	JASON M. RAPA Rapa Law Office, P.C. 141 S. 1st Street Lehighton, PA 18235	Contact phone 610 377-7730 Email: jrapa@rapalegal.com
5. Bankruptcy trustee Name and address	MICHAEL H KALINER Michael H. Kaliner Trustee 350 South Main Street Suite 105 Doylestown, PA 18901	Contact phone 215-230-4250 Email: mhkaliner@gmail.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	400 Washington Street Suite 300 Reading, PA 19601	Office Hours: <u>Philadelphia Office</u> <u>-- 8:30 A.M. to 5:00 P.M Reading</u> <u>Office -- 8:00 A.M. to 4:30 P.M.</u> Contact phone (610)2085040 Date: 11/7/16
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	December 1, 2016 at 01:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Allentown Federal Courthouse, 504 W. Hamilton Street, Allentown, PA 18101
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 1/30/17 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	